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# Seniors Guide to Federal Programs and Services



Canada



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## Message from the Minister

Dear Reader,

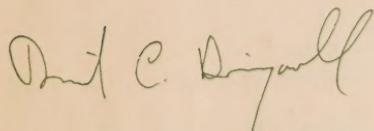
As Minister of Health, responsible for seniors, I am pleased to present the fifth edition of the *Seniors Guide to Federal Programs and Services*.

Enhancing the health, well-being and independence of seniors has long been a priority of Health Canada. Over the years, seniors have confirmed that they consider information one of the keys to helping them maintain their independence and remain active participants in society.

Seniors play an important role in Canadian communities and families. They are a link to our heritage and serve as advisers for the future.

The *Seniors Guide to Federal Programs and Services* helps seniors and those who work with them learn more about federal programs and services. I hope you find the *Guide* a useful reference. Please accept my best wishes.

Yours very truly,



David C. Dingwall  
Minister of Health

Our mission is to help the people of Canada  
maintain and improve their health.

*Health Canada*

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Minister of National Health and Welfare

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## **Letter from the Division of Aging and Seniors**

Health Canada is pleased to bring you the 1996 edition of the *Seniors Guide to Federal Programs and Services*.

This version of the *Guide* reflects changes in government programs and services since the 1994 edition. Even when programs and services themselves have not changed, it will be especially important to note new telephone numbers and addresses.\*

Local telephone numbers are not included in the *Guide* as it is not practical to include hundreds of local addresses and telephone numbers. The *Guide*, however, provides appropriate referrals to the government sections in local telephone directories. As well, government telephone directories are available at local libraries.

Finally, the federal government's help line, *Reference Canada*, can also assist in locating an address or telephone number. (See p. 112 for details.) *Reference Canada* numbers are toll-free.

Some provinces and territories publish their own guides to their programs and services. Provincial/territorial programs tend to cover areas different from those addressed by the federal government: e.g. health insurance plans. Please check with your provincial/territorial government about the availability of such a guide. (See p. 116 for a listing of contacts.)

\* The information contained in this *Guide* was updated prior to February 1996 and does not reflect changes announced in the March 1996 Budget.

Please note that the *Guide* is now available in several other formats:

- On the Internet. The Internet address is listed below.
- In large print format on request (either in whole or specific sections).
- On computer disc on request.

Health Canada appreciates the opportunity of serving you.

**Division of Aging and Seniors  
Population Health Directorate  
Health Canada  
Postal Locator 4203A  
Ottawa, Ontario  
K1A 0K9**

Telephone: (613) 952-7606

Fax: (613) 957-7627

Internet: seniors@hpb.hwc.ca

[http://www.hwc.ca/databpsb/  
seniors/senpage.htm](http://www.hwc.ca/databpsb/seniors/senpage.htm)

## Division of Aging and Seniors

The Division of Aging and Seniors, Health Canada, provides federal leadership in areas pertaining to aging and seniors. The Division serves as a focal point for information and centre of expertise.

Activities include:

- providing advice and supporting policy development;
- conducting and supporting research and education activities;
- supporting innovative programs to improve the health of seniors in situations of risk and in preventing situations of risk from developing;
- working and consulting with partners, including the provinces, territories, seniors' organizations and other sectors; and
- encouraging communication and disseminating information.

In addition the Division:

- provides operational support to the *National Advisory Council on Aging* (see p. 15)
- administers the *New Horizons: Partners in Aging Program* (see p. 47); and
- manages the *Seniors Independence Research Program* (see p. 48).

In executing all of its roles and responsibilities, the Division promotes the meaningful participation of seniors in federal decisions and activities that affect them.

For more information, call or write:

**Division of Aging and Seniors  
Population Health Directorate  
Health Canada  
Postal Locator 4203A  
Ottawa, Ontario  
K1A 0K9**

Telephone: **(613) 952-7606**

Fax: **(613) 957-7627**

Internet: **seniors@hpb.hwc.ca**

**<http://www.hwc.ca/databpsb/>**

**[seniors/senpage.htm](#)**

## National Advisory Council on Aging

The National Advisory Council on Aging (NACA) assists and advises the Minister of Health on aging-related issues and the quality of life of seniors. More specifically, the Council:

- reviews the needs and problems of seniors in Canada and recommends remedial action;
- maintains contact with national, provincial and local associations, institutions and groups involved in aging or representing seniors;
- stimulates public discussion on seniors' issues; and
- publishes reports and distributes information on aging.

The Council has a maximum of 18 members from all parts of Canada. Members are appointed for two- or three-year terms. Members bring to the Council a variety of experiences, concerns and abilities.

NACA values your input. Please provide feedback on NACA's publications and activities, or share your thoughts on issues. As well, NACA members are available to address your group.

For more information, to request publications, or to make your views known, write or call:

**National Advisory Council on Aging  
Postal Locator 4203A  
Ottawa, Ontario  
K1A 0K9**

Telephone: (613) 957-1968

Fax: (613) 957-9938

Internet: seniors@hpb.hwc.ca.

[http://www.hwc.ca/databpsb/  
seniors/senpage.htm](http://www.hwc.ca/databpsb/seniors/senpage.htm)

## Citizenship Registration

For information on how to become a Canadian citizen, contact your nearest Court of Canadian Citizenship. Look under **Government of Canada**, "Citizenship and Immigration," in the blue pages of your telephone book. Alternatively, you can write:

**Citizenship Registration Branch  
Citizenship and Immigration Canada  
Ottawa, Ontario  
K1A 1L1**

Ask for these brochures: *How to Become a Canadian Citizen* and *How to Prove You Are a Canadian Citizen*.

Information about the values, rights and responsibilities of being Canadian is also available at the above address.

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## Immigration Inquiries

Contact a Canada Immigration Centre if you require information on:

- immigration requirements,
- sponsoring a relative to come to Canada, or
- verifying your entry to Canada.

Check the blue pages of your telephone directory under **Government of Canada**, "Citizenship and Immigration", for your nearest Immigration Centre.

### Product Safety

The Product Safety Bureau of Health Canada administers the *Hazardous Products Act*. This Act enables the Bureau to regulate the sale, advertising and importing of dangerous or potentially dangerous consumer products. The Bureau also provides information to consumers. It works with interested parties to promote the safe design and use of products.

The Bureau's Seniors Injury Prevention Program aims to reduce product-related injuries and deaths among seniors. It does so by promoting the safe design of products with manufacturers and designers. The Bureau also informs seniors on how to use products safely. Publications give information on injury data, on how to handle certain products safely, and on the safe design of products.

For more information on how to prevent injuries, write or call:

**Seniors Injury Prevention Program  
Product Safety Bureau  
Health Canada  
222 Nepean Street, 8th Floor  
Postal Locator 4608A  
Ottawa, Ontario  
K2P 0B7**

Telephone: (613) 957-7926

## Home and Automobile Energy Publications

Natural Resources Canada provides publications on energy-wise measures for your home and automobile. You may obtain these publications by writing or calling:

**Energy Publications**  
Canada Communication Group  
45 Sacré-Cœur Boulevard  
Hull, Quebec  
K1A 0S9

Telephone: **1-800-387-2000**  
**(613) 995-2943**  
Fax: **(819) 994-1498**

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## Rates for Telephone and Cable Services

The Canadian Radio-television and Telecommunications Commission (CRTC) answers questions about telephone and cable TV regulations. The CRTC does not require telephone or cable TV companies to set special rates for seniors. However, most telephone companies have special services for people with hearing or speech problems.

For more information, write or call:

**CRTC**  
Ottawa, Ontario  
K1A 0N2

Telephone: **(819) 997-0313**  
TTY **(819) 994-0423**

## Telephone Information Service on Parliament

The Public Information Office of the Library of Parliament provides a telephone information service on Parliament. This service gives the public quick, easy access to information about Parliament. The number for this service is (613) 992-4793.

### Counselling Services

#### Help with Small Business

The Business Development Bank of Canada (BDC) is a Crown Corporation. Its mission is to help create and develop Canadian small and medium-sized businesses.

The Bank offers a number of services, including Counselling Assistance for Small Enterprises (known as CASE). This program enables experienced business people (including many who are retired) to counsel entrepreneurs who want to improve their business operations. The fees charged are nominal.

How can this program benefit seniors? Maybe you have a hobby or talent that you would like to exploit as a small business enterprise. If so, a CASE counsellor can help you decide if your business idea is feasible. A CASE counsellor can also advise you on a wide variety of business-related topics, including finance and marketing.

Alternatively, you may have management or other business skills that would qualify you to act as a CASE counsellor. As a counsellor, you could pass on your business experience to others.

The Business Development Bank also conducts seminars on many business-related topics. These seminars can be tailored to the needs of specific groups.

The CASE program is available coast to coast through the Bank's 78 offices. For more information, call toll-free **1-800-361-2126**.

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## Help with Taxes

The Community Volunteer Income Tax Program is available to eligible taxpayers who file for refunds and credits. The program is aimed at low-income earners, students, seniors and new Canadians. About 12 000 Canadians volunteer their time each year to assist those who need help completing their income tax returns. This help makes it easier for people to report their earnings. At the same time, the volunteers make sure that people understand the deductions and credits to which they are entitled. This is what the Community Volunteer Income Tax Program is all about.

Revenue Canada tax offices provide training to representatives of community organizations. They also teach other interested individuals how to complete basic tax returns. While the volunteers do not become tax experts, they do learn the basics of completing income tax returns.

Revenue Canada also arranges special sessions for specific groups within the community: e.g., seniors, Aboriginal people, and new Canadians.

For more information on the Community Volunteer Income Tax Program or for names of participating community organizations, contact your nearest Revenue Canada Tax Services office.

## Disabilities - Research, Services and Programs

### The Status of Disabled Persons Secretariat

The Secretariat promotes and supports the development of programs and activities that make it easier for disabled persons to live and work in the community. The Secretariat coordinates all government activities in support of persons with disabilities.

The following is a list of major Secretariat programs for the 1996/97 fiscal year.

#### ■ National Clearinghouse on Disability Issues

The Clearinghouse gathers and shares a base of information on research, studies and analyses related to disability. The Clearinghouse is linked to a number of other information centres across Canada. For more information, write or call:

**Canadian Clearinghouse on  
Disability Issues**  
**Status of Disabled Persons Secretariat**  
**Human Resources Development Canada**  
**Ottawa, Ontario**  
**K1A 0M5**

D

Telephone: **1-800-665-9017** (toll-free) or  
**1-800-561-9706** (toll-free for TTY)  
or **(819) 994-7514** in the  
National Capital Region

- **Disability Management Pilot Project**  
This pilot project has involved the federal government and business sector partners. The project will continue throughout 1996. A major activity will be the staging of a national conference in Toronto.
- **National Access Awareness Week (NAAW)**  
National Access Awareness Week (NAAW) is the first week in June each year. Over the years, NAAW has built an active network of provincial and local organizing committees. These committees help communities to evaluate the accessibility of their local facilities and services. Communities look at key areas such as transportation, housing, employment, education, recreation, communication.
- **Policy and Research Activities**  
The Secretariat researches and studies issues identified by the community. The Secretariat cooperates with other federal departments, other levels of government, and the private and voluntary sectors to develop policies and programs to respond to those issues.

## Access to Broadcasting Services

The Department of Canadian Heritage works actively on behalf of people with special needs. It cooperates with:

- the Canadian Radio-television and Telecommunications Commission,
- the broadcasting industry, and
- groups that represent people with disabilities.

Activities are aimed at making it easier for all Canadians to access the Canadian broadcasting system. Continuing efforts to improve closed captioning on television help people with hearing difficulties. Reading services (broadcast on radio) help people with visual impairments to access the content of newspapers and magazines. These broadcasting services also help people who have difficulty reading. They are the National Broadcast Reading Service and La Magnétothèque.

For more information, write or call:

**Communications Branch  
Department of Canadian Heritage  
25 Eddy Street  
Hull, Quebec  
K1A 0M5**

Telephone: (819) 997-0055

## Access to Buildings

Public Works and Government Services Canada has been making changes to all of its buildings across Canada. The Department wants to make it easier for people with disabilities to use Government of Canada buildings. Seniors with disabilities will find many changes to their liking. Public Works and Government Services Canada is also making it easier for people to find government services.

We want to hear about any difficulties you have with our buildings. You may write or call:

**Accessibility Office  
Public Works and Government  
Services Canada  
Sir Charles Tupper Building  
Room C-412  
Ottawa, Ontario  
K1A 0M2**

Telephone: (613) 736-2154

## Access to Transportation Services

Transport Canada aims to remove barriers that make travel difficult for seniors and persons with disabilities. Some of the barriers are physical. Others have to do with people's attitudes.

Transport Canada's program for seniors and persons with disabilities achieves its aims through:

- policy development;
- research and development; and
- information dissemination, training and public evaluation.

The Department confers with many individuals and consumer groups. It also supports the work of two committees.

One committee advises on matters related to accessible transportation. This committee includes representatives from industry and government. It also includes members of consumer groups that speak for seniors and people with disabilities.

Representatives from federal, provincial and territorial governments make up a second committee. This committee's mandate is to share information and to coordinate and make it easier to implement accessible transportation across Canada.

**For more information, write or call:**  
**Accessible Transportation**  
**Transport Canada**  
**Place de Ville, ACCD**  
**Ottawa, Ontario**  
**K1A 0N5**

Telephone: 1-800-665-6478 (voice)

Telephone: 1-800-823-3823 (TTY)

Fax: (613) 991-6422

## Access to Parks

Canada's national parks, national historic sites and historic canals offer a wide range of opportunities. Canadians of all ages can share in the preservation and enjoyment of our natural and cultural heritage.

The participation of Parks Canada in an Access Program ensures that all visitors can access services and facilities. All visitors pay the same entry fee. Visitors with disabilities sometimes choose to participate in alternate (but equally enjoyable) experiences.

For more information, write or call:

**Publications Unit  
Communications Branch  
Department of Canadian Heritage  
25 Eddy Street  
Hull, Quebec  
K1A 0M5**

Telephone: (819) 997-0055

## Discounts

### Travel

Via Rail passengers over 60 years of age qualify for reduced fares. This seniors' discount applies to all VIA Rail published rates. Proof of age is required.

Passengers in need of assistance may reserve a seat free of charge for their escort. To be eligible for this service, seniors must be able to produce a medical certificate or card from a recognized association.

VIA Rail also operates RESERVIA. Hearing or speech-impaired travellers may use this reservation system through TDD.

VIA Rail's network extends only within Canada.

For more information, call VIA Rail or access Via's World Wide Webb site:  
**WWW.VIARAIL.CA**. Seniors can find much valuable information (schedules, fares, and product information) at this computer address.

For current information on airline and bus line discounts, contact the individual companies. In addition to special seniors' discounts, reduced rates are sometimes available to the travelling companions of individuals with disabilities or special medical problems.

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## Parks

Parks Canada, Department of Canadian Heritage, is responsible for national parks, national historic sites and historic canals.

Parks Canada charges entrance fees on a per-person basis. Seniors who show proof of age obtain a 25 percent discount. These fees replace the Parks Motor License fee. In past years, visitors who wanted to operate a vehicle within a national park paid a motor license fee.

Unless otherwise specified, seniors pay the current rate for all other fees associated with using Parks Canada facilities and services. Examples include:

- guided tours,
- camping,
- fishing, and
- canal fees such as mooring.

Please contact Parks Canada for details on fees charged and services offered at specific locations. For more information about Canada's national parks, national historic sites and historic canals, write:

**Publications Unit  
Communications Branch  
Department of Canadian Heritage  
25 Eddy Street  
Hull, Quebec  
K1A 0M5**

See also page 87 for information on activities related to parks, including volunteer work.

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## **Government Surplus**

Public Works and Government Services Canada is mandated to obtain as much as possible from the sale of surplus assets. Crown Assets Distribution Centres (CADC) are responsible for these sales.

In selling surplus items, CADC follows a preferred customer policy. Preferred customers include charitable and non-profit organizations, among others.

After assigning a market value to the surplus materials, CADC invites bids from known preferred customers. The customers are allowed to bid in an established order of priority. The sale goes to the customer who submits the highest bid over the fair market value.

Charitable and non-profit organizations, interested in purchasing surplus government materials, may apply to be added to the CADC preferred customer list. To do so, contact CADC representatives at the following address:

**Crown Assets Distribution Centre  
National Capital Region  
933 Gladstone Avenue  
Ottawa, Ontario  
K1A 0T4**

Telephone: (613) 952-0272  
Fax: (613) 941-0155

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## Other

A number of discounts unrelated to federal programs and services are also available to seniors. For information on these discounts, contact your municipal and provincial governments, listed in your telephone book.

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## Education and Research Services

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### National Library Services

The National Library of Canada has three primary responsibilities:

- to collect, preserve and promote access to Canada's literary history and musical heritage;
- to promote library development across the country; and
- to encourage the sharing of resources among Canadian libraries.

E

Extensive Canadian newspaper collections date back to the 19th century. Other Canadian material includes books, magazines, city directories and government publications. These materials allow seniors to do their own research on topics such as genealogy, local history and current affairs. Also available is information on publishing in Canada, copyright and International Standard Book Numbers.

Canadian music collections include music manuscripts, sheet music, sound recordings, and special collections such as the music of Glenn Gould.

The National Library supports your local library in a number of ways. For example, the National Library has a computerized list of holdings and a location service. When a local library is not able to furnish a book, newspaper or other item from its own holdings, the National Library helps the library to obtain the item. **Please be sure that your local library does not have material you want before you contact the National Library.**

The National Library also supports an active program of exhibitions, readings, lectures and musical events. A monthly brochure outlines these events. You can obtain this brochure by calling (613) 992-9988. The fax number is (613) 943-2343.

For general information on the National Library of Canada, write or call:

**National Library of Canada  
395 Wellington Street  
Ottawa, Ontario  
K1A 0N4**

Telephone: (613) 995-9481  
Fax: (613) 943-1112

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## **Genealogy and Local History**

The National Archives of Canada preserves many historical documents. Its collection includes manuscripts, photographs, films, maps, paintings, government records and sound recordings. The Archives provides a rich source of information for research on such popular topics as genealogy and local history. It also holds in-house exhibitions. For those living outside the National Capital Region, the National Archives has a written inquiries service. It also has a loan service that allows other libraries to request microfilmed collections.

For more information, write or call:

**National Archives of Canada  
395 Wellington Street  
Ottawa, Ontario  
K1A 0N3**

Telephone: (613) 995-5138  
Fax: (613) 995-6274

## Films and Videos

The National Film Board (NFB) makes and distributes a broad range of films and videos. These films and videos help meet the entertainment and educational interests of seniors.

Many NFB films and videos address important social issues. They also encourage changes in the way people look at aging and at seniors. All recent NFB programs are closed captioned for viewers with hearing problems.

From all parts of Canada, you can order films and videos directly from the NFB. For sales, rentals and information, call toll-free **1-800-267-7710**. Knowledgeable staff are available to take your call seven days a week, from: 8:00 a.m. to 8:00 p.m., Monday to Friday; or 10:00 a.m. to 8:00 p.m., Saturday and Sunday.

In Montreal, call **632-3456**.

## National Literacy Secretariat

The objective of the National Literacy Secretariat is to improve the level of adult literacy in Canada. Activities and projects involve partnerships with many groups:

- provincial and territorial governments,
- volunteer organizations,
- business, and
- labour.

Research shows that about 38 percent of adult Canadians have difficulty reading the print materials they use in their everyday lives.

For more information, write or call:

**National Literacy Secretariat**  
**Human Resources Investment Branch**  
**Human Resources Development Canada**  
**Ottawa, Ontario**  
**K1A 1K5**

Telephone: (819) 953-5280

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## **Publications on Fundraising**

The Voluntary Action Directorate, Department of Canadian Heritage, has a number of free publications. These booklets give advice to non-profit organizations on:

- how to raise funds,
- how to encourage people to volunteer their services, and
- how organizations work.

For a list of publications, write or call:

**Voluntary Action Program**  
**Department of Canadian Heritage**  
**Ottawa, Ontario**  
**K1A 0M5**

Telephone: (819) 994-2255

## **Statistics**

Statistics Canada has much information and data on the growing senior population. The Department publishes a number of reports on the topic of aging. For information, write or call:

### **Family and Community Support**

#### **Systems Division**

**Statistics Canada**

**24-J, R.H. Coats Building**

**Ottawa, Ontario**

**K1A 0T6**

**Telephone: (613) 951-9753**

You can purchase Statistics Canada publications from community bookstores and authorized agents. You can also order the reports from local Statistics Canada offices. Write or call toll-free:

**Statistics Canada  
Operations and Integration  
Circulation Management  
120 Parkdale Avenue  
Ottawa, Ontario  
K1A 0T6**

**Telephone: 1-800-267-6677**

**Fax: (613) 951-1584**

For a fee, you can obtain special tabulations and microdata files from Statistics Canada.

Statistics Canada has reference centres in St. John's, Halifax, Montreal, Ottawa, Toronto, Winnipeg, Regina, Edmonton, Calgary and Vancouver. These centres can give you more information. Users who live outside the local dialing area can call these centres toll-free. Look for "Statistics Canada" under **Government of Canada** in your telephone directory.

## Canada Employment Centres

Canada Employment Centres have many services for people looking for jobs. Services include:

- information on job openings,
- referral to possible employers,
- courses to help people in their job hunts,
- employment counselling, and
- referral to training and job experience opportunities.

All age groups may use the services of Canada Employment Centres.

For further information, write:

**Human Resources Investment Branch  
Human Resources Development Canada  
Hull, Quebec  
K1A 0J9**

Telephone: (819) 953-1801

Look under **Government of Canada** in your telephone directory for your local Canada Employment Centre.

## Employment Measures

The government has created a range of employment measures to help Canadians prepare for, obtain and keep work. Specific needs will vary from individual to individual and place to place. However, some of the people helped by these measures include those who:

- need help to re-enter the work force after being away for some time,
- need to learn new skills after losing a job in their chosen occupation, or
- would like assistance to become self-employed.

For more information, write:

E

**Human Resources Investment Branch  
Human Resources Development Canada  
Hull, Quebec  
K1A 0J9**

Telephone: (819) 953-1801

Look under **Government of Canada** in your telephone directory for your local Canada Employment Centre.

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## Older Workers

The Program for Older Worker Adjustment (POWA) pays monthly benefits to qualified older workers (age 55 to 64). To qualify, a worker must be part of a major permanent layoff and have no prospect for a new job. The federal and provincial governments jointly administer this program.

To meet the criteria set by POWA, a *layoff* must:

- have a significant economic impact in the region;
- involve major job losses in the industry;
- be very large, compared to the size of the community;
- affect a high percentage of older workers;

- involve permanent loss of jobs; and
- result in no prospects for new jobs for older workers, even with retraining or a move.

To meet the criteria set by POWA, an *older worker* must:

- be part of a layoff designated by POWA;
- be 55 to 64 years of age at the time of layoff;
- have worked for at least 13 of the last 20 years (a "year of work" is a year in which a worker was paid for at least 750 hours of work);
- be a Canadian citizen or a permanent resident;
- live in Canada; and
- have no prospect for a new job, even with retraining or moving.

For more information, write or call:

**Older Worker Adjustment Division  
Human Resources Development Canada  
Ottawa, Ontario  
K1A 0J2**

Telephone: 1-800-567-1916 (toll-free)

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## **Older Fishers and Fishplant Workers**

Special programs have been designed and implemented to help older workers in the fisheries industry. These programs are the Fishplant Older Workers Adjustment Program (FOWAP) and the Atlantic Fishers Early Retirement Program (AFERP). The programs enable displaced fishers and fishplant workers between the ages of 55 and 64 (as of May 15,

1995) to apply voluntarily for early retirement benefits. It is estimated that approximately 1800 fishers and fishplant workers will be eligible to retire from the fishery on a permanent and voluntary basis.

Human Resources Development Canada administers FOWAP, and Fisheries and Oceans Canada administers AFERP. These early retirement programs are part of The Atlantic Groundfish Strategy (TAGS), the \$1.9 billion federal program launched in April 1994.

The combined costs of the federal contribution for the two programs will be \$86 million.

The federal government reached agreements with Newfoundland, Nova Scotia, Quebec and Prince Edward Island to cost share these programs. The federal contribution will amount to 70 percent of the costs. The provincial governments will pay 30 percent.

Monthly minimum and maximum benefits will range by province. Newfoundland and P.E.I. will pay \$630 to \$1,231 to program participants. Nova Scotia will pay \$630 to \$1,000. Quebec will pay \$760 to \$1,000. Benefits are payable until the recipient reaches age 65.

To qualify for early retirement, fishers and fishplant workers must be eligible to receive income replacement benefits under TAGS. Eligible TAGS recipients will receive information explaining the early retirement options. Interested applicants will have 60 days from receipt of the letter in which to submit their applications.

Successful applicants must give up all TAGS benefits and retire permanently from the fishery. Under the terms and conditions of AFERP, fishers will have to surrender or dispose of any fishing licenses.

For more information, write or call:

**Older Worker Adjustment Division  
Human Resources Development Canada  
Ottawa, Ontario  
K1A 0J2**

Telephone: 1-800-946-5554 (toll-free)

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### **Outreach Employment Assistance Projects**

Non-profit groups at the community level operate Outreach Employment Assistance projects. These projects provide the following services:

- employment counselling,
- job placement,
- referral to training opportunities, and
- referral to other job-related services.

Some Outreach projects specialize in services for older workers. Human Resources Development Canada funds these projects. For further information, write:

**Human Resources Investment Branch  
Human Resources Development Canada  
Hull, Quebec  
K1A 0J9**

**Telephone: (819) 953-1801**

Look under **Government of Canada** in your telephone directory for your local Canada Employment Centre.

**E**

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## **Professional Artists**

Parliament created the Canada Council to foster and promote the arts. The Council provides grants and services to professional Canadian artists and arts organizations.

Individual artists who apply for grants must be Canadian citizens or permanent residents of Canada. They must have completed basic training and be recognized as professionals within their field.

Groups funded include:

- performing companies
- publishing houses
- non-profit art galleries, and
- other national arts organizations.

To qualify, arts organizations must display professionalism, excellence, stability and sound financial management.

Areas funded include:

- dance
- media art
- music

- theatre
- writing
- publishing, and
- the visual arts.

For more information, write or call:

**The Canada Council  
Information Officer  
Arts Services Unit  
350 Albert Street  
P.O. Box 1047  
Ottawa, Ontario  
K1P 5V8**

Telephone: 1-800-263-5588 (toll-free) or  
(613) 566-4365 or  
(613) 566-4366.

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### **Canadian and Overseas Assignments for Older Canadians (CESO)**

The Canadian International Development Agency (CIDA) supports activities of CESO through its Canadian Partnerships Branch.

CESO is a non-profit organization. It is made up of volunteers who are highly experienced in their profession or industry. They advise, train and help to transfer technology and skills to clients in:

- Canadian Aboriginal communities,
- developing nations, and
- the new market economies of central and eastern Europe.

CESO volunteers assist clients to become economically self-sufficient. These clients may be businesses, communities or organizations. To qualify for assistance, they must be unable to afford the commercial rates charged by international consultants.

CESO also offers advisory services in banking, export marketing, hotel and tourism operations, and leadership development. Services include customized workshops for one or more businesses or organizations, as well as on-site advisory and technical services. Over 100 environmental specialists share their expertise with CESO clients.

Advisers represent over 150 industry sectors. Most of the 4200 advisers are semi-retired or retired. The average age is 60. CESO advisers will fill more than 2000 requests in over 40 countries (including Canada) this year. CESO assignments are short-term, averaging seven days inside Canada and two months outside Canada.

CESO clients contribute to the cost of airfare, lodging, meals, local transportation, and other necessary services. Sometimes CESO covers part of these costs.

For more information, write or call:

**CESO**  
**175 Bloor Street East**  
**South Tower, 4th Floor**  
**Toronto, Ontario**  
**H4W 3R8**

Telephone: **1-800-268-9052**  
(toll-free inside Canada)  
**(416) 961-2376** (Toronto)  
Fax: **(416) 961-1096**

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# E

## Jobs in the Public Service

The Public Service Commission (PSC) is the staffing agency of the federal public service. It recruits qualified people, regardless of age, for jobs in federal departments and agencies.

The Commission has seven regional offices. They are in:

- Halifax
- Montreal
- Toronto
- Winnipeg
- Edmonton
- Vancouver, and
- the National Capital Region.

The Commission has eight district offices. They are in:

- Moncton
- St. John's
- Charlottetown
- Sillery
- Regina
- Yellowknife
- Victoria, and
- Whitehorse.

For more information, contact the PSC regional office in your area. Check your telephone directory under **Government of Canada** for the address and telephone number.

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## Unemployment Insurance (UI) Benefits

Some Canadians continue to work beyond age 65. Like other Canadian workers, workers 65 or over may receive UI benefits if they meet certain conditions. To be entitled to *regular* UI benefits, workers 65 or over must prove that:

- they are unemployed for reasons beyond their control (e.g., layoff);
- they have sufficient weeks of insurable employment;
- they have been without work and without pay for at least seven consecutive days;
- they are capable of and available for work;
- they have been unable to obtain employment; and
- they are prepared to actively seek suitable work.

To be entitled to *special* UI benefits, workers 65 and over must prove that:

- they have had 20 weeks of insurable employment;
- they have had more than a 40 percent reduction in their normal weekly earnings; and
- they are unable to work.

**E** For UI purposes, earnings include retirement income such as employment pensions (including Canada and Quebec Pension plans).

For more information on unemployment benefits and qualifying conditions, contact your Canada Employment Centre (CEC). To consult our brochures and information sheets, ask for:

*Unemployment Insurance*  
General Information (IN - 200)

*Unemployment Insurance*  
Maternity, Parental and Sickness Benefits  
(IN - 201)

You may obtain these brochures at your local Canada Employment Centre or by contacting:

**Communications**  
**Public Enquiries Centre**  
**Human Resources Development Canada**  
**140 Promenade du Portage**  
**Phase IV, Level 0**  
**Hull, Quebec**  
**K1A 0J9**

Fax: (819) 953-7260

### New Horizons: Partners in Aging

The New Horizons: Partners in Aging Program supports projects that seek to:

- meet the needs of seniors in situations of risk or prevent situations that put seniors at risk;
- find innovative approaches and solutions and evaluate and share project results; and
- build partnerships between seniors and others interested in working on issues that face seniors and an aging society.

Eligible applicants include:

- seniors' groups
- non-profit organizations
- professional associations
- educational institutions
- health or social service agencies
- businesses
- labour groups
- provincial, territorial and local governments.

Projects may be local, regional or national in scope. Seniors must be involved in designing, implementing or managing projects funded by New Horizons: Partners in Aging. Applicants must also be willing to contribute financial support, volunteer time, staff or other resources to the project.

For more information on how to apply for funding, call or write:

**New Horizons: Partners in Aging  
Division of Aging and Seniors  
Population Health Directorate  
Health Canada  
Postal Locator 4203A  
Ottawa, Ontario  
K1A 0K9**

Telephone: (613) 952-7606

Fax: (613) 957-7627

Internet: seniors@hpb.hwc.ca

[http://www.hwc.ca/datahpsb/  
seniors/senpage.htm](http://www.hwc.ca/datahpsb/seniors/senpage.htm)

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## **Seniors Independence Research Program**

The purpose of the Seniors Independence Research Program (SIRP) is to support research on the social, economic and health factors that influence seniors' independence and well-being. The program is managed by the Division of Aging and Seniors in collaboration with the Extramural Research Programs Division.

In addition to supporting research on dementia and on osteoporosis, SIRP has provided funds for 15 Community Researcher Awards and 14 Programs of Applied Research. The Community Researcher Awards enable community agencies to conduct research on community-based health and social issues related to seniors' independence. The Program of Applied Research encourages the involvement of researchers from many disciplines to provide practical information on the following issues:

- seniors' income and financial security;
- evaluation and comparison of programs and services for seniors;
- medication use among seniors;
- self-help, self-care and mutual aid.

For more information, call or write:

**SIRP**

**Division of Aging and Seniors  
Population Health Directorate  
Health Canada**

**Postal Locator: 4203A  
Ottawa, Ontario  
K1A OK9**

**Telephone: (613) 952-7606**

**Fax: (613) 957-7627**

**Internet: [seniors@hpb.hwc.ca](mailto:seniors@hpb.hwc.ca).**

**[http://www.hwc.ca/datahpsb/  
seniors/senpage.htm](http://www.hwc.ca/datahpsb/seniors/senpage.htm)**

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## **National Health Research and Development Program**

The National Health Research and Development Program (NHRDP) supports policy-relevant, strategic research activities. It also supports personnel awards programs, intended to encourage a science and technology research capacity in health.

Research priorities relate to four departmental business lines:

- health system support and renewal;
- population health strategies for groups at risk;

- management of risks to the health of Canadians (i.e., products and disease control); and
- delivery of services to First Nations, Inuit and the Yukon.

NHRDP is presently consulting on research priorities for future years. The Program will communicate these priorities once they have been defined.

For more information, write or call:

**National Health Research and Development Program  
Research Program and Policy Directorate  
Business Development Division  
Jeanne Mance Building, 4th Floor,  
Room 463  
Postal Locator 1904D  
Ottawa, Ontario  
K1A 1B4**

Telephone: (613) 954-8549  
Fax: (613) 954-5542

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## **Human Rights**

The Human Rights Directorate (Department of Canadian Heritage) promotes development, understanding and respect for human rights. It provides funds to voluntary and non-profit organizations. These funds support a variety of human rights activities.

For more information, write or call:

**Human Rights Directorate  
Department of Canadian Heritage  
Ottawa, Ontario  
K1A 0M5**

**Telephone: (819) 994-5971**

## **Health and Fitness**

### **Fitness**

The Fitness Program is part of the new Healthy Living and Environments Division of Health Canada. The Program encourages and supports Canadians in valuing and making physical activity a part of their everyday lives. Appropriate levels of physical activity contribute, in turn, to the overall health and well-being of Canadians.

One area of focus within the Fitness Program is "Active Living and Healthy Aging". The Program supports activities aimed at eliminating age-related barriers to active living. The Program also seeks to create a culture, environment and conditions that support active and healthy aging. Older adults who are healthy and physically fit claim to enjoy a greater sense of well-being, independence, respect, and control over their lives.

The Healthy Living and Environments Division is located within the Health Promotion and Programs Branch of Health Canada.



To obtain more information, write or call:

**Healthy Living Environment  
Fitness Program, Health Canada  
Jeanne Mance Building, 6th Floor  
Postal Locator 1906C  
Tunney's Pasture  
Ottawa, Ontario  
K1A 1B4**

Telephone: (613) 941-5064  
Fax: (613) 941-6666

## **Health Promotion**

The Health Promotion and Program Branch at Health Canada acts as a leader in promoting healthy lifestyles and environments for Canadians. Programs place importance on:

- improving nutrition;
- reducing alcohol, drug and tobacco use;
- promoting healthy environments; and
- informing Canadians about AIDS.

Health Canada publications of interest to seniors include: *Let's Talk about Nutrition*, *Canada's Food Guide to Healthy Eating*, *Let's Talk about Falls*, and *The Active Health Report on Seniors*.

The Health Promotion and Program Branch also provides funding for health promotion projects. Non-government, non-profit organizations and community groups may apply for this funding. Funded projects must help disadvantaged groups and communities to overcome barriers to health. Project opportunities exist in the following areas:

- the Health Promotion Contribution Program,
- the Community Support Program of Canada's Drug Strategy,
- the AIDS Community Action Program,
- the Health Promotion Contribution Program (Brighter Futures), and
- the Healthy Environment Program.

To request publications, write:

**Publications**  
**Health Canada**  
**Postal Locator 0913A**  
**Ottawa, Ontario**  
**K1A 0K9**

For information on project funding, application procedures and priorities, write:

**Health Promotion and Program Branch**  
**Health Canada**  
**Postal Locator 1905**  
**Ottawa, Ontario**  
**K1A 1B4**

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## **Systems for Health**

The Systems for Health Directorate contributes to the health and well-being of seniors in a variety of ways. Examples include:

- working with others to develop programs and guidelines for prevention and health care in Canada;
- publishing reports on the prevention, treatment and control of health problems;

- administering a grants program designed to support national voluntary health organizations;
- working with the provinces to improve the quality and appropriateness of prevention and health care services; and
- coordinating a number of research programs.

Current programs and research activities include:

- **Seniors Independence Research Program (SIRP)** – For more information, see p. 48.
- **Grants to National Voluntary Health Organizations Program** – This program gives financial help to national health organizations. It helps established organizations to strengthen their infrastructure at the national level.
- **Heart Health Initiative** – The purpose of these activities is to get communities involved in preventing cardiovascular disease and promoting health.
- **Stroke Surveillance System** – This system holds national data on Canadians who have had strokes.
- **Task Force on Periodic Health Examinations** – This task force evaluates public health procedures and the preventive practices of medical practitioners.
- **Canadian Diabetes Advisory Council** – The Council keeps tabs on the progress made in solving major problems associated with diabetes.

- **Breast Cancer Initiative** – A Breast Cancer Research Fund has been established. Regional information exchange projects have been developed. A national forum on breast cancer was hosted. There is continuing support for provincial screening programs. Efforts will be made to improve the education and training of health professionals.
- **Enhancing Prevention Strategy** – These activities have aimed to better the prevention practices of Canadian health professionals.
- **Mental Health** – Research and other activities are designed to improve mental health care practices.
- **Healthy Eating Initiatives** – These activities promote healthy eating for Canadians.
- **Vitality** – These activities encourage Canadians to enjoy eating well, being active and feeling good about themselves.
- **Family Violence Initiative** – Health Canada has given special attention to the issue of abuse and neglect of older adults. Activities have included review of current health sciences curricula and development of interdisciplinary approaches. This initiative has also resulted in the development of community and practice guidelines. The Directorate has published the following materials:

*Community Awareness and Response: Abuse and Neglect of Older Adults (1993)*

*Resource and Training Kit for Service Providers: Abuse and Neglect of Older Adults (1995)*

*Abuse and Neglect of Older Adults in  
Institutional Settings: Annotated Bibliography  
(1995)*

*Abuse and Neglect of Older Adults in  
Institutional Settings: Discussion Paper Building  
from English Language Resources*

*Abuse and Neglect of Older Adults in  
Institutional Settings: Discussion Paper Building  
from French Language Resources*

*Awareness Information for People in the  
Workplace: Abuse and Neglect of Older Adults  
(1995)*

Please note: All these materials are available from the National Clearinghouse on Family Violence. See p. 77 to obtain the address and telephone number of the National Clearinghouse. Call **(613) 954-8607** to obtain the French titles.

The Systems for Health Directorate consults regularly with provincial and territorial governments. It also consults with non-governmental agencies.

For more information, write or call:

**Systems for Health Directorate  
Health Promotion and Programs Branch  
Health Canada  
Postal Locator #1906B  
Ottawa, Ontario  
K1A 1B4**

Telephone: **(613) 954-8629**  
Fax: **(613) 954-8631**

## **Women's Health**

The Women's Health Bureau acts to:

- ensure that women's health concerns receive appropriate attention and emphasis within the Department,
- assess the differential impact of health programs and policies on women, and
- promote an understanding of how Canada's health system responds to women's needs.

For more information, write or call:

**Women's Health Bureau**

**Health Canada**

**Brooke Claxton Building, 11th Floor**

**Postal Locator 0911A**

**Tunney's Pasture**

**Ottawa, Ontario**

**K1A 0K9**

**Telephone: (613) 957-1945**

**Fax: (613) 952-3496**

## **Housing**

The federal government funds a number of housing programs through the Canada Mortgage and Housing Corporation (CMHC). These programs help seniors to meet their housing needs.

## **Assistance for Low-Income Seniors**

Low-income seniors may benefit from the following programs. The provinces and territories deliver or administer many of these programs under cost-sharing agreements with the federal government.

### **Non-Profit Housing Program**

This program provides affordable rental housing for low-income households. Under the program, tenants pay rent on the basis of income. Seniors apply directly to local non-profit groups or agencies for housing. Units are located in many communities throughout Canada.

### **Rent Supplement Program**

This program also benefits low-income tenants. Under this program, landlords sign an agreement with the government to base rents on income. The government pays the landlord the difference between the actual rent and the rent based on income. Seniors should apply to their local housing authority or provincial government housing office. Units are located in many communities throughout Canada.

### **Residential Rehabilitation Assistance Program (RRAP)**

RRAP loans enable people to repair, rehabilitate or improve their dwellings to bring them up to minimum standards. The program benefits several different categories of people.

Homeowner RRAP loans help needy households to repair their homes. For a household to qualify for this program, its income must be below the income ceiling for the area. Also the house must require major repairs.

The RRAP program also provides assistance to people with disabilities who want to make their homes more accessible.

Homeowners and landlords can apply for loans through RRAP to make dwellings more accessible for people with disabilities, including seniors.

Lower-income households may not be required to repay portions of their RRAP loans.

### **Emergency Repair Program**

The Emergency Repair Program provides grants for emergency repairs to housing in rural and remote areas. To qualify for a grant, the housing must pose a threat to the health and safety of the occupants.

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## **Research into Housing Needs of Seniors**

CMHC also supports research into the housing needs of seniors. The research aims to:

- increase the range of housing choices for seniors;
- improve the quality of housing for seniors;
- make it possible for seniors to live independently;
- help the private sector to meet the housing needs and preferences of seniors, and

- help seniors use their resources more effectively.

Researchers are studying the changing characteristics of the older population. They are also looking at the need for support services to enable more seniors to remain in their own homes.

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## For Further Information

Responsibility for administering the programs described can vary from province to province. Contact your local CMHC office to find out which level of government is responsible for the programs in your province or territory. CMHC has branches in most major cities. Staff will be pleased to help you get more information on the programs. Look under **Government of Canada** in your telephone directory for your nearest CMHC office.

You may also be interested in the following publications: *Housing Choices for Older Canadians*, *Maintaining Seniors Independence: A Guide to Home Adaptation*, and *Housing Choices for Canadians with Disabilities*.

Copies are available from:

**Canadian Housing Information Centre  
Canada Mortgage and Housing Corporation  
700 Montreal Road  
Ottawa, Ontario  
K1A 0P7**

Telephone: (613) 748-2367

### Protection of Human Rights

The *Canadian Charter of Rights and Freedoms* is part of the Canadian *Constitution*. It protects every Canadian. If you believe that some government body has violated your rights, you can seek a remedy from the courts.

To obtain a copy of the **Canadian Charter of Rights and Freedoms**, call or write:

**Human Rights Directorate  
Department of Canadian Heritage  
Ottawa, Ontario  
K1A 0M5**

Telephone: (819) 994-3458

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### Promotion of Human Rights

See also p. 50 for information on funding opportunities related to human rights.

## Income Security - Pensions

### Old Age Security Program

The Old Age Security Program is a federal government program. It is funded from general revenues. This program ensures that a senior's income will not fall below a certain limit.

#### Old Age Security (Basic) Pension

You may be able to receive an Old Age Security (OAS) pension in Canada if you meet the following conditions:

- You must be a Canadian citizen or landed immigrant 65 years of age or older.
- You must have lived in Canada for at least 10 years after reaching the age of 18.

You may be able to receive a benefit even if you are living outside of Canada if you can answer "yes" to the following two questions:

- Were you a Canadian citizen or a legal resident of Canada when you stopped living in Canada?
- Did you live in Canada for a total of at least 20 years after reaching age 18?

Canada has reciprocal social security agreements with a number of countries. These agreements mean that persons who have lived or worked in Canada, as well as in another country, might be able to meet the basic requirements for benefits in Canada or in the other country. (See p. 69.)

You do not have to be retired to receive the basic Old Age Security pension, but **you must apply. This benefit is not paid automatically.** See the end of this section for information on where to write or call.

### **Guaranteed Income Supplement**

If you have little or no income besides your Old Age Security pension, you may be able to receive a monthly Guaranteed Income Supplement (GIS).

The amount of this additional payment is calculated on the basis of your income and that of your spouse (if you have one). Your spouse's income will be considered, along with yours, in

deciding the amount of Guaranteed Income Supplement each of you will receive. **You must reapply for the Supplement each year.**

If you leave Canada, you can only receive the Guaranteed Income Supplement for six months after departure.

### **Spouse's Allowance/Widowed Spouse's Allowance**

This monthly allowance is based on your income and your spouse's income. This payment gives additional financial help to those with limited incomes.

You may qualify for a Spouse's Allowance (SPA) if you meet the following conditions:

- You must be between 60 and 64 years old.
- You must be the spouse of someone receiving the Old Age Security pension and the Guaranteed Income Supplement.
- The combined incomes of you and your spouse must not exceed a certain limit.
- You must have lived in Canada for a total of at least 10 years after reaching age 18.

If your spouse dies, you may continue to receive this benefit. The allowance continues until you reach age 65 and can receive your own Old Age Security pension or until you remarry.

You may qualify for the Widowed Spouse's Allowance if you meet the following conditions:

- You must be a widow or widower.
- You must be between 60 and 64 years of age.
- Your income must not exceed a certain limit.
- You must have lived in Canada for a total of at least 10 years after reaching age 18.

The amount of the allowance depends on your income. This allowance continues until you reach 65 or until you remarry.

### You must reapply for the Spouse's Allowance/Widowed Spouse's Allowance each year.

If you leave Canada, you can only receive the Spouse's Allowance/Widowed Spouse's Allowance for six months after departure.

## Canada Pension Plan

Human Resources Development Canada administers the Canada Pension Plan (CPP). Most working Canadians and their employers must contribute to this plan. The Plan provides for the payment of:

- a retirement pension
- survivors' benefits
- children's benefits
- disability benefits, and
- a lump-sum death benefit.

### You must apply for all CPP benefits. They are not sent automatically.

The amount of these benefits is based on the contributor's earnings and contributions to the plan. CPP covers virtually all working Canadians, except for those living in Quebec. Quebec workers come under the Quebec Pension Plan (QPP). These two plans are closely coordinated so that you are protected wherever you live in Canada. Whether in Canada or abroad, you will receive your benefits in Canadian dollars.

Once every four years, the CPP sends you a statement of your contributions, along with estimates of the benefits you are eligible to receive. You may also apply for your personal contributor statement once in any twelve-month period.

## Retirement Pension

If you have made one valid CPP contribution, you are entitled to receive a retirement pension based on the amount you have contributed.

You may be eligible to receive the CPP retirement pension as early as age 60. If you are aged 60 to 64, you must have completely or substantially ceased employment to qualify. If you choose to start receiving your retirement pension when you are between 60 and 64, the amount of your pension **will be reduced by 0.5 percent for each month remaining before your 65th birthday**. The amount will not be readjusted upward when you reach 65. However, the pension is fully indexed each January to reflect increases in the cost of living.

A full retirement pension starts at age 65. If you delay receiving your retirement pension until you are between 65 and 70 years of age, the amount of your pension **will be increased by 0.5 percent for each month you are past age 65 until your 70th birthday**. Alternatively, you may request a retroactive payment of your CPP, to a maximum of one year. In that case, the 0.5 percent increase still applies for months beyond this one year maximum retroactive payment. Contributions to the plan after age 70 are not permitted.

**You should apply for your retirement pension at least six months before you want to receive it.**

The CPP retirement benefit is paid anywhere in the world. However, if you have lived and worked in another country, you may also qualify for social security benefits from that country (see p. 69).

### **Assignment of Pensions**

You might be interested to know that it is possible for married or common-law spouses in an ongoing relationship to share their retirement pensions. You can share pensions if:

- you are both at least 60 years of age, and
- you have both applied for any CPP retirement pension you are entitled to receive.

If only one of you contributed to the CPP, you can share that pension. If both of you contributed to CPP, you share both pensions. **You must apply if you want to have your pensions shared.**

### **Credit Splitting**

If you are divorced or separated, you should know that any CPP credits earned by you or your spouse during a legal or common-law marriage may be divided equally if all eligibility criteria are met. The CPP uses credits earned through contributions to determine whether or not you are eligible for benefits and, if so, the amount.

You must supply the Minister of Human Resources Development Canada with the necessary information. If you separate or dissolve a common-law union, you or your spouse must make a formal application to have credits split. There is a time limit on applications by former common-law spouses. There is also a time limit on applications by a separated spouse if one of the spouses has died.

### **Survivors' Benefits**

If you have contributed to the CPP for the necessary number of years, your estate may, upon application, receive a lump-sum benefit upon your death. Your legal or common-law spouse may be eligible to receive a survivor's pension if he or she meets certain requirements. Your children will receive benefits until they reach age 18, or up to age 25, if they continue to attend school full-time.

### **Disability Benefits**

You may be eligible for a CPP disability pension if you meet the following requirements:

- You are under the age of 65.
- You have a severe and prolonged disability (according to the CPP definition).
- You have contributed to the CPP for the required number of years.

Your dependent children may receive benefits until they reach age 18, or up to age 25, if they continue to attend school full-time.

## General Information

Old Age Security and the Canada Pension Plan now offer Direct Deposit. With Direct Deposit, your benefit will be deposited directly into your account at the financial institution of your choice each month. Your deposit will be on time, with no risk of paper cheques being lost, stolen or damaged.

Receipt of QPP, CPP, OAS, GIS or SPA can affect income-tested benefits that some veterans and their families receive. Please consult the Department of Veterans Affairs for more information.

Booklets are available on the Old Age Security Pension, Guaranteed Income Supplement, Spouse's Allowance, the Canada Pension Plan, and regulations governing credit splitting. To request booklets, application forms, or more information on benefits, call your local Client Service Centre, Income Security Programs Branch, Human Resources Development Canada.

For more information on the Canada Pension Plan or Old Age Security, call: **1-800-277-9914 (English)** or **1-800-277-9915 (French)**. These numbers are toll-free if called inside Canada.

## International Social Security Agreements

If you have lived or worked in another country with which Canada has concluded a reciprocal social security agreement, you may qualify for social security benefits from both countries.

International Social Security Agreements are currently in force between Canada and the following countries:

- Antigua and Barbuda
- Australia
- Austria
- Barbados
- Belgium
- Cyprus
- Denmark
- Dominica
- Finland
- France
- Germany
- Greece
- Iceland
- Ireland
- Italy
- Jamaica
- Jersey and Guernsey
- Luxembourg
- Malta
- Netherlands
- Norway
- Portugal
- St. Kitts and Nevis
- Saint Lucia
- Spain
- Sweden
- United States

For more information or help in applying for Canadian and/or foreign social security benefits, contact your nearest **Client Service Centre, Income Security Programs Branch, Human Resources Development Canada.**

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## Supplementary Provincial Programs

Some provinces have guaranteed annual income systems. If you are 65 years of age or older and you receive the federal Guaranteed Income Supplement, you might qualify for additional benefits from your province. These benefits will ensure that your income does not fall below the province's guaranteed income level.

To apply for provincial assistance, contact your provincial government. See p. 116 for addresses and telephone numbers of provincial seniors' secretariats.

## Language and Culture

### Official Languages Support Programs

The Official Languages Support Programs are part of the Department of Canadian Heritage. These programs encourage and support the development of Canada's official language communities in a minority setting (English in Quebec, French elsewhere). They also seek to increase Canadians' awareness and appreciation of Canada's two official languages. Grants, contributions and technical assistance are available to:

- organizations representing official language minority communities,
- associations dedicated to promoting the official languages, and
- non-profit organizations wishing to improve and expand their services in the other official language.

For more information, write or call:

**Official Languages Support Programs  
Department of Canadian Heritage  
Ottawa, Ontario  
K1A 0M5**

Telephone: (819) 994-2222

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## Promotion of Multiculturalism

The Department of Canadian Heritage supports projects that:

- strive to eliminate racism and racial discrimination;
- help Canadian institutions to respond to the increasing diversity of Canadian society;
- promote understanding among Canadians with different backgrounds;
- encourage people of all racial and ethnic groups to participate fully and equally in Canadian life; and
- promote the development and expression of heritage cultures and languages as a part of Canadian art, culture and academic life.

The Multiculturalism Secretariat encourages and assists federal departments and agencies to implement the *Canadian Multiculturalism Act* within their policies and programs.

Seniors may be interested in the following publications:

*Aging in a Multicultural Canada: A Graphic Overview* (an overview of statistics on aging and ethnicity in Canada)

*Report of the National Workshop on Ethnicity and Aging* (available in French, English, German, Portuguese, Spanish, Italian, Hungarian, Chinese, Greek, Ukrainian and Polish)

*After the Door Has Been Opened* (report of the Canadian Task Force on mental health issues affecting immigrants and refugees)

For more information, write or call:

**Department of Canadian Heritage  
Multiculturalism Program  
Ottawa, Ontario  
K1A 0M5**

Telephone: (819) 994-2020

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## Promotion of Native Languages and Culture

The Department of Canadian Heritage assists Aboriginal peoples (Indian, Métis and Inuit) to deal with issues affecting their lives. These issues may be social, cultural, political or economic in nature. The Department also supports community-based activities that promote the use and revival of Aboriginal

languages and cultures. Many community groups encourage the participation of Native elders in these activities.

For further information, write or call:

**The Native Citizens' Directorate  
Department of Canadian Heritage  
Ottawa, Ontario  
K1A 0M5**

Telephone: (819) 994-3835

## **Native Peoples - Research, Services and Programs**

### **Indian Adult Care Services on Reserves**

The Department of Indian Affairs and Northern Development provides Adult Care services to status Indians (normally on reserve). These services include in-home care, some types of institutional care and foster care. In-home care (usually in the form of home-maker services) assists older adults with activities of daily living. Status Indians can obtain supervision and nursing care in facilities on reserve or in provincial institutions such as nursing and old-age homes. Foster care provides care and supervision in a family setting.

You can obtain more specific information about services from Indian bands. For more information about the program, write or call:

**Indian Programming and Funding Allocation  
Socio-Economic Policy and Programming Branch  
Indian and Northern Affairs Canada  
Ottawa, Ontario  
K1A 0H4**

**Telephone: (819) 953-9540**

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## **Medical Services**

The Medical Services Branch of Health Canada is responsible for the following services:

- First Nations and Inuit Health Programs,
- Occupational and Environmental Health,
- Civil Aviation Medicine, and
- Emergency Services.

The largest part of the Branch's budget goes to First Nations and Inuit Health Services. A program priority is the transfer of control of health programs to First Nations.

Aboriginal seniors have health problems similar to those of other elderly people in Canada. Status Indians who are over the age of 65 years have a longer life expectancy than the national average. Diabetes, however, is more common among Aboriginal groups than in the general population. The incidence of tuberculosis is also higher. Cardiovascular disease is of increasing importance. Cancer rates are significant, although generally lower than in the rest of the Canadian population.

To help improve these conditions, the Medical Services Branch funds many health programs. Services for Status Indians are in three categories:

### **Community Health (Public Health) Services**

These services are provided directly by:

- nurses employed by the Branch or through contribution agreements with First Nations communities,
- Environmental Health officers employed by the Branch, and
- community health workers ("Community Health Representatives"), most of whom are now employed by First Nations communities.

In some locations, communities operate their own services. In a few places, provincial health units provide services under contract.

### **Treatment Services**

Doctors in private practice provide medical (physician) services. First Nations patients can go to the doctors of their choice. The provincial health insurance schemes pay their fees.

Under contracts with university medical faculties, doctors go into remote communities to hold clinics. When no roads exist, the doctors use scheduled or chartered flights. Trained nurses staff the stations in these remote communities.

Hospital services are also available to First Nations on the same basis as to the other residents of Canada. The Medical Services Branch operates six small hospitals.

## **Other Services**

Registered Indians and Inuit are also eligible for a number of benefits not covered by provincial health insurance schemes. These include the provision of:

- eye glasses;
- prescription drugs;
- dental services;
- transportation to health services not available in the community; and
- aids to daily living such as crutches, wheelchairs, etc.

For more information, write or call:

### **Communications**

#### **Medical Services Branch**

#### **Health Canada**

**Room 1074, Jeanne Mance Building**

**Tunney's Pasture**

**Ottawa, Ontario**

**K1A 0L3**

**Telephone: (613) 957-7674**

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## **Promotion of Native Languages and Cultures**

See p. 72 for discussion of social and cultural programs for Aboriginal people.

### Prevention of Violence

Health Canada coordinates federal efforts to prevent family violence through its Family Violence Prevention Division (FVPD). Family violence can include abuse of seniors. The National Clearinghouse on Family Violence (part of the FVPD) gives out information on this topic. See p. 55 for a list of some of the publications that are available. To obtain these materials, contact:

**National Clearinghouse on Family Violence  
Family Violence Prevention Division  
Health Promotion and Programs Branch  
Health Canada  
Ottawa, Ontario  
K1A 1B4**

Telephone: **1-800-267-1291**  
Fax: **(613) 941-8930**  
TTY: **1-800-561-5643**

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### Safety and Security

Police across Canada recognize the need to inform seniors on matters pertaining to their safety and security. They want to help seniors to become more aware of potential risks such as theft, fraud and assault. Statistics on family violence tell us that seniors can also become victims of physical, psychological or financial abuse.

The Royal Canadian Mounted Police (RCMP) and most major police forces have prepared special information kits for seniors. The RCMP has a *Senior's Guidebook to Safety and Security*, as well as a video. The video is titled *TELEMARKETING: Consumer's Choice*. The RCMP cooperated with the Alzheimer's Society to develop the *Wandering Persons Registry*.

Police services also make presentations to seniors' groups. These talks strengthen the ability of seniors to take care of themselves. At the same time, seniors gain confidence in their ability to avoid becoming victims of crime.

Seniors who do become victims can benefit from victim service projects. The police helped develop these projects. Communities, police and all levels of government sponsor them. Services vary from providing names of tradespeople who can repair damaged property to giving information about the court process.

For further information, please contact your local police force.

## Recreation and Leisure

### Visits to Canada's Capital – Tours

Start your group tour with the National Capital Commission (NCC)! If your group of 20 or more from a non-profit organization is visiting the Capital region, our group reservation service will plan your visit. We will arrange or

reserve guided or non-guided tours of the Capital's museums, federal buildings, or any NCC program. Seniors' groups are welcome to use these services to make their trip to the nation's capital one to remember. The fee is \$20.00 per itinerary.

If your plans include three or more activities, the NCC can reserve guided or non-guided tours at 15 of the most popular capital attractions, including:

- the Centre Block at Parliament Hill,
- Rideau Hall,
- the National Aviation Museum,
- the Canadian War Museum,
- the Bank of Canada Currency Museum,
- the National Gallery of Canada, and
- the Canadian Museum of Civilization.

A guide will board your bus to give you an entertaining account of the Confederation Boulevard. You'll see embassies, ambassador's residences, the Rideau Canal, parks, and federal buildings and landmarks. (Fee applies: \$50.00, plus GST, per guide.)

**The Mackenzie King Estate** was the summer retreat of Canada's former Prime Minister William Lyon Mackenzie King. A one-hour walking tour allows you to see restored cottages, gardens, wooded trails, and King's curious collection of preserved ruins. (Fee applies: \$50.00, including GST, per guide.)

**Discover the Hill** is a one-hour outdoor program. It traces the history of Parliament Hill and the nation through the first century of Confederation. (Admission is free.)

**The Sound and Light Show** replays Canadian history, using sound and light to create the drama. The Parliament buildings act as a backdrop for the show. (Admission is free.)

**Gatineau Park Tours** provide a two-hour bus tour of the park. All tours begin and end at the Old Chelsea Visitor Centre. The tours include a spectacular view of the Ottawa Valley from the Champlain Lookout. (Fee applies: \$45.00, including GST, per guide.)

Your group representative should contact the "Senior Tours" officer of the NCC directly to arrange for:

- tours,
  - guides, and
  - programs.

To receive a kit, information on fees, and dates for Capital activities and festivals, call:

All regions **1-800-461-8020**

National Capital Region (613) 239-5100

For general tourist information on the Capital, call Canada's Capital Visitor Information at 1-800-465-1867 or (613) 239-5000.

You can also request an official visitor guide in an **audioguide** format and a tactile map of the area (a map for the visually impaired that includes a Braille legend).

## Visits to Canada's Capital - Museums



### National Aviation Museum

The National Aviation Museum has a collection of 118 aircraft and countless artifacts. This collection is the largest in Canada. It ranks among the best in the world. Other events at the museum include:

- guided tours,
- educational workshops,
- lectures, and
- special activities.

Admission for seniors is \$4.00. Admission is free on Thursdays from 5:00 p.m. to 9:00 p.m. There are special prices for groups of more than 15 persons and for educational tours. For group rates and reservations, call **(613) 993-4264**.



For more information, write or call:

**National Aviation Museum  
Rockcliffe Airport  
P.O. Box 9724  
Ottawa Terminal  
Ottawa, Ontario  
K1A 5A3**

Telephone: **(613) 993-2010**



## National Gallery of Canada

The National Gallery of Canada has created a program called "The Inquiring Eye". The Gallery designed this program with seniors in mind. The program is available from October through April. For more information, call **(613) 990-2659**.



Other events at the National Gallery of Canada include:



- lectures and talks,
- workshops and demonstrations,
- films, and
- daily guided tours.

Admission to the Gallery's permanent collection is free to everyone, every day. Admission fees to visit special exhibitions vary. For information on these admission fees, call **(613) 990-1985**. For general information on the Gallery, including hours and days when the Gallery is open to the public, you can call the same number.

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To inquire about the Friends of the Gallery Program, call **(613) 232-2736**.

For tour information - individual or group - call **(613) 990-0570**. To book a group tour, reserve at least four weeks in advance.

For information on services for people with special needs, call **(613) 990-0576** or TTY **(613) 990-8340**.

For more information on the Gallery and its programs, write to:

**Coordinator, Seniors' Program  
Education Division  
National Gallery of Canada  
380 Sussex Drive  
P.O. Box 427, Station A  
Ottawa, Ontario  
K1N 9N4**

or

**Friends of the National Gallery of Canada  
P.O. Box 333, Station A  
Ottawa, Ontario  
K1N 8V4**



### **Canadian Museum of Civilization**

Features at the Canadian Museum of Civilization include:



- the Grand Hall, an exhibition hall with reconstructed Pacific Coast Native houses and a world-class collection of totem poles;
- the Canada Hall, a "streetscape" of historic places and events;
- special exhibitions;
- lectures, demonstrations, films and live performances;
- guided tours;
- a "hands-on" children's museum; and
- CINEPLUS, an Imax/Omnimax film theatre.

Entry to the museum for seniors is \$3.50. Tickets for CINEPLUS are \$6.50. Groups of 20 or more who book and pay in advance get special discounts. Contact the group reservations office at (819) 776-7014. Ticket prices include the GST and all other applicable taxes.

For more information, write or call:

**Canadian Museum of Civilization**  
100 Laurier Street  
P.O. Box 3100, Station B  
Hull, Quebec  
J8X 4H2

Telephone: 1-800-555-5621 or  
(819) 776-7002

### **Canadian War Museum**

 Come discover your country's military heritage! Take a journey through history, from the earliest colonial conflicts to modern peacekeeping missions. Three floors of museum exhibits cover more than 400 years of Canadian military history.

The current entry fee for seniors is \$2.00. Admission is free on Thursday evenings between 5:00 p.m. and 8:00 p.m. Canadian veterans are admitted free of charge at all times.

Please contact the Museum for opening and closing hours.

For more information, write or call:

**Canadian War Museum**  
330 Sussex Drive  
Ottawa, Ontario  
K1A 0M8

Telephone: (819) 776-8627

### **Canadian Museum of Nature**

 The Canadian Museum of Nature has a lot to interest seniors. For example, its seven permanent galleries introduce the visitor to gigantic dinosaurs and a dazzling gem display. At the bird gallery, visitors can see - up close - the birds that visit their gardens each year.

In addition to its permanent galleries, the Canadian Museum of Nature is always proud to present outstanding exhibits from across Canada and the United States.

Admission for seniors is \$2.00. Thursdays are half price until 5:00 p.m. and free from 5:00 p.m. to 8:00 p.m.

For more information, write or call:

**The Canadian Museum of Nature  
P.O. Box 3443, Station D  
Ottawa, Ontario  
K1P 6P4**

Telephone: 1-800-263-4433 or (613) 566-4700  
(National Capital Region)



### **Canadian Museum of Contemporary Photography (CMCP)**

The museum shows the work of Canada's most dynamic photographers. Visitors will appreciate the intimate galleries, friendly staff and stimulating photographs. The museum is located beside the Chateau Laurier Hotel, just east of the Parliament Buildings and the locks of the Rideau Canal.

Seniors who live outside the Ottawa/Hull region can visit one of CMCP's travelling exhibitions. They can also join CMCP's Supporter/Subscriber program. Members receive information about the museum on a regular basis.

Admission to the museum is free to all.

For more information, write or call:

**Canadian Museum of Contemporary  
Photography**  
**1 Rideau Canal**  
**P.O. Box 465, Station A**  
**Ottawa, Ontario**  
**K1N 9N6**

Telephone: (613) 990-8257  
Fax: (613) 990-6542



### **National Museum of Science and Technology**

Exhibits at the National Museum of Science and Technology encourage a hands-on approach to science:



- steam locomotives,
- vintage automobiles,
- printing presses,
- measuring instruments,
- communications devices, and
- household appliances (April 1996).

The museum offers a stargazing program called "Discover the Universe".

The Agriculture Museum complex is much more than just a museum. See the cows, horses, sheep and pigs. Enjoy a horse-drawn wagon tour or a sleigh ride. Take a walk through the glorious ornamental garden. Visit the "Amazing Potato" exhibit. Watch a skit or a demonstration. Participate in special events like sheep shearing in May, Dairy Days in June, Field Days in August, or Harvest Days in September.

Enjoy Canada Day at the Farm by joining in ice cream making, picnicking, games and music.

For more information on all museum activities, write or call:

National Museum of Science and Technology  
P.O. Box 9724  
Ottawa Terminal  
Ottawa, Ontario  
K1G 5A3

Telephone: (613) 991-3044  
TTY: (613) 991-9207

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## Parks

### Volunteer Activities

Canadians of all ages can participate in Parks Canada's Volunteer Program. Activities include research, looking after the environment, and informing the public. Individuals collect information on archaeology and wildlife. Clean-up and recycling campaigns involve local communities in maintaining the quality of their environment. Volunteer hosts at campgrounds in several Canadian parks welcome and inform visitors.

You may want more information on the range of programs in which seniors can participate. If so, contact your local national park or national historic site. If you prefer, you may write or call:

Coordinator  
National Volunteer Program  
Parks Canada  
Department of Canadian Heritage  
Ottawa, Ontario  
K1A 0M5

Telephone: (819) 994-5127

## Co-operating Associations

Over 30 volunteer, non-profit organizations have dedicated their efforts to protecting and preserving Canada's environment and heritage. They carry out this task as special partners - or Co-operating Associations - with a specific national park or historic site. These Co-operating Associations support and enhance visitor activities, programs and projects. They help visitors understand the importance of a particular national park, historic site or historic canal.

Co-operating Associations engage in many kinds of activities. They operate outlets that sell books, traditional crafts and reproductions that relate to the park and local area. They publish books and information about the natural and human history of the region. They run programs to create awareness of the environment and local heritage. They also operate special events and programs. Examples include:

- heritage festivals,
- anti-litter campaigns,
- candlelight tours,
- children's programs, and
- historical dramas.

Co-operating Associations give local people a sense of involvement and pride in their own park. They also give visitors a greater sense of local flavour.

If you wish to join a Co-operating Association in your area or to create a new one, you may contact the Co-operative Activities Coordinator in your nearest Canadian Heritage office.

For additional information, you could write or call:

**National Coordinator  
Co-operating Associations  
Parks Canada  
Department of Canadian Heritage  
Ottawa, Ontario  
K1A 0M5**

Telephone: (819) 994-5125

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## **Environmental Centres**

Environment Canada operates environmental centres in Ottawa and Burlington. These centres offer tours to interested persons and groups. Weather offices and centres throughout the country also offer similar services.

Environment Canada also provides speakers on current environmental issues. Speech topics include:

- acid rain,
- climate changes,
- ozone depletion,
- endangered wildlife,
- pollution, and
- recycling.

For more information, consult your telephone book under **Government of Canada** for the environmental or weather centre nearest you.

## Canada Assistance Plan

The Canada Assistance Plan (CAP) allows the federal government to enter into cost-sharing agreements with the provinces and territories. Through these agreements, the federal government shares some of the costs of administering social welfare programs, including:

- financial assistance to people in need,
- welfare services to people in need, and
- welfare services to people likely to become in need if they do not receive these services.

To qualify for financial assistance, individuals must pass a "needs test". This test takes into account a person's budgetary needs and the income and resources available to meet these needs.

*Individuals do not apply directly to the federal government for this assistance. The provinces and territories are responsible for the design and delivery of social services.*

The Canada Health and Social Transfer (CHST) will replace the CAP on April 1, 1996. Under the new policy, the federal government will transfer money to the provinces for:

- health,
- post-secondary education,
- social assistance, and
- social services.

The provinces and territories will continue to be responsible for designing and implementing social assistance and welfare services programs.

For more information on available programs, contact your provincial or territorial social services department or write:

**Cost Shared Programs Division  
Intergovernmental and Aboriginal Programs  
Human Resources Development Canada  
Finance Building, Room 2152  
Tunney's Pasture  
Ottawa, Ontario  
K1A 1B5**

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## **Research into Poverty and Social Policy**

The National Council of Welfare is a citizens' advisory body. It reports to the Minister of Human Resources Development Canada. The Council produces reports on poverty and social policy. Some reports are of interest to seniors. For example, *A Pension Primer* is the average Canadian's guide to the various public and private pension programs. A second report, *Pension Reform*, proposes changes to strengthen income security programs for seniors.

National Council of Welfare reports are available free of charge. To request a list of publications or more information, write or call:

National Council of Welfare  
Human Resources Development Canada  
1010 Somerset West  
2nd Floor  
Ottawa, Ontario  
K1A 0J9

Telephone: (613) 957-2961

## Taxes

### Income Tax and Benefit Return

Revenue Canada provides a simplified tax return package to seniors who:

- have been retired for at least one full year since they turned 65,
- have annual incomes under \$50,000,
- receive most of their income from pensions or investment, and
- receive Old Age Security benefits.

The T1S-A package has been customized for retired seniors. The return, schedules and easy-to-read instructions are in large print. The return leaves out lines that retired seniors rarely use: e.g., lines for employment income.

The return makes it easy to calculate your refund or balance owing. If you prefer, you can let Revenue Canada do the calculations for you. However, if you choose not to do your own calculations, you should file your return early. Interest will be charged on amounts that are not paid by April 30.

Because the return is customized, the forms are not available at your income tax office or post office. However, if you file a return each year, you should receive the package that applies to you by the end of January. By using the forms that you receive in the mail, you help reduce government waste and avoid paper waste.

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## Pension Income

Retirement usually implies changes in your financial situation. These changes may mean that different tax rules apply to you.

For example, after you retire, some of your income may not be subject to tax. Public pensions such as Old Age Security (OAS) and Canada and Quebec Pension Plan (CPP/QPP) benefits are taxable. However, the Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) are not taxable.

Private pensions are subject to tax. However, up to \$1,000 of pension benefits from an employer-sponsored plan is eligible for a tax credit. An annuity funded by a registered retirement savings plan (RRSP) is also eligible for a tax credit.

All bond interest, bank interest, mortgage or other interest, and dividends from shares are taxable.

Income is normally taxable in the year it is received. In the year you retire, however, you may have income from several different sources. You may be concerned about the

amount of tax you are required to pay that year. There are ways to help reduce or defer your tax on certain kinds of income:

You may transfer the eligible part of retiring allowances tax-free into your Registered Retirement Savings Plan (RRSP) or Registered Pension Plan (RPP) – either directly or indirectly – subject to certain limits. However, you may only transfer RPP or Deferred Profit-Sharing Plan lump-sum pension payments on a direct basis and in lump-sum amounts. You cannot transfer periodic pension payments from one registered plan to another.

For more information, contact Revenue Canada, listed in your telephone directory under **Government of Canada**. Ask for the income tax guide called *RRSP and Other Registered Plans for Retirement*.

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## Tax Credits

### Non-Refundable Tax Credits

You can also reduce the tax you owe by claiming the non-refundable tax credits to which you are entitled. Everyone is entitled to claim a basic personal amount of \$6,456. If you are married or living common-law, you may be able to claim a spousal amount of up to \$5,380. The exact amount depends on your spouse's net income.

People who were 65 and older on December 31, 1995, may qualify for an age credit. The maximum age credit is \$3,482. However, if your net income for the year was more than \$25,921, you will not receive the full credit. If your net income was \$49,134 or more, you cannot claim this credit.

You may be able to claim medical expenses paid for you, your spouse, or your dependants. As explained in the section on pension income, you may be able to claim \$1,000, or the total amount of eligible pension income you receive, whichever is less. The disability amount is \$4,233. You can claim this amount if you have a severe and prolonged mental or physical disability.

In addition, you may be eligible to transfer the unused part of credits that your spouse or certain other dependants are entitled to receive. Spousal credits may include the age amount, pension income amount, education amount, tuition fees and disability amount. Credits for dependants may include the education amount, tuition fees and disability amount.

### **Goods and Services Tax Credit**

You will also have to file a tax return to claim the goods and services tax (GST) credit. This credit helps to offset all or part of the GST for low- and modest-income families. Eligible families and individuals will receive the credit in four instalments a year. If your total credit for the year is less than \$100, you will receive the full amount in the first instalment.

The basic annual credit is \$199 for an adult and \$105 for each child. An additional credit of up to \$105 a year is available to single adults whose net income is more than \$6,456.

You may claim this credit if, at the end of 1995:

- you were a resident of Canada;
- you were 19 years of age or older, or you were under 19 and had a spouse or were a parent; and

- you meet certain income and family requirements.

Revenue Canada will calculate your credit each year, using the income and family information you provide.

You will not be eligible to receive the credit if your income is too high. If you are not sure whether you qualify, you should complete the Goods and Services Tax Credit application part of your tax return. Revenue Canada will do the calculations to see if you qualify. Follow-up correspondence will explain how your credit was calculated.

If you filed a return last year, Revenue Canada will send you the type of return that applies to your tax situation. If you did not file a return last year, you will not receive a personalized tax return in the mail. However, you can pick up a copy of the *General Income Tax Return* from your income tax office or your local post office. You can also pick up guides to help you fill out your income tax return.

For more information, contact Revenue Canada, listed in your telephone directory under **Government of Canada**.

## Old Age Security (OAS) Recovery Tax

Under current legislation, OAS pensioners with income of more than \$53,215 must repay all or part of their OAS at tax time. Under proposed legislation, the repayment will be spread over the year. Starting in July 1996, Revenue Canada will deduct one-twelfth of the estimated recovery tax from each OAS

payment. The amount deducted will be based on the prior year's income. You will claim the amount deducted as "income tax deducted" on your annual tax return. This will reduce the amount of OAS recovery tax that you owe on April 30.

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## Instalment Payments

Most taxpayers who are employees pay almost all the tax they owe on a weekly or monthly basis. They do so through payroll deductions. Many retired taxpayers, however, have little or no tax deducted from their incomes. For instance, tax may not be deducted from pension income, taxable capital gains, rental income, or investment and interest income. In these cases, you will have to pay your income tax directly to Revenue Canada.

Under current law, you may have to make instalment payments if your net tax owing exceeds \$2,000 (or \$1,200 if you live in Quebec) in the current year *and* in either of the two preceding years.

Your net tax owing is determined as follows:

- If you do not reside in Quebec, your net tax owing is: the total of your federal and provincial taxes payable, minus your tax deducted at source and your refundable tax credits.
- If you reside in Quebec, your net tax owing is: your federal tax payable, minus your federal tax deducted at source, your refundable tax credits, and your refundable Quebec abatement.

Instalment payments are due on March 15, June 15, September 15 and December 15.

For more information, obtain the pamphlet called *Paying Your Income Tax by Instalments*. Alternatively, you may contact Revenue Canada, listed in your telephone directory under **Government of Canada**.

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## Help with Taxes

See p. 21 under **Counselling Services**.

### Technologies to Help Seniors

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## Communication Technologies

Industry Canada knows that seniors want to stay independent for as long as possible. For this reason, it works with governments, universities, hospitals, industry and others to find new technologies that can serve seniors. Some of this research results in new communication products, services and devices.

These devices and services help people with special needs. For example, Industry Canada cooperates with the Neil Squire Foundation (Vancouver, B.C.) to develop and test communication aids for people with disabilities. Other projects have involved private industry. Industry Canada has been a partner in developing newspaper access for people with low vision.

For more information, write or call:

**Social and Informatics Applications  
Communications Development Branch  
Industry Canada  
Ottawa, Ontario  
K2H 8S2**

Telephone: (613) 990-4316  
Fax: (613) 998-5923

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## **Information Technologies**

The Centre for Information Technology Innovation (CITI) is part of Industry Canada. Located in Laval, Quebec, CITI is a leading-edge applied research centre in information technologies. This research focuses on developing new technology applications. CITI works closely with Canadian companies and universities on advanced research in workplace computerization. For several years, CITI has developed new applications of technology to help people with disabilities. For more information, write or call:

**Centre for Information Technology  
Innovation  
Industry Canada  
Laval, Quebec  
H7V 2X2**

Telephone: (514) 973-5700

## Parliamentary TTY Service

The Public Information Office of the Library of Parliament provides a TTY service. A TTY device allows persons who are hearing-impaired to communicate by print over the telephone wires. TTY users can call **(613) 995-2266** to obtain information on Parliament. They can also use the TTY to communicate with a Senator or a Member of Parliament.

### Travel

## Passports and Other Travel Documents

Many retired Canadians choose to travel and visit family and friends in other countries. Travel to other countries will require you to obtain valid up-to-date documents such as a passport and perhaps a visa or tourist card.

You may obtain a passport application at any post office, passport office or from a travel agent. Passports, valid for five years, require a fee. The Department of Foreign Affairs and International Trade administers the Passport Office. If you apply in person for a passport, go to one of the regional offices listed in your telephone book under **Government of Canada**. If you mail your passport application, send it to:

**Passport Office**  
**Department of Foreign Affairs and**  
**International Trade**  
**Ottawa, Ontario**  
**K1A 0G2**

For more information, call one of the following toll-free numbers:

**1-800-567-6844** (area codes 416, 418, 506, 514, 519, 613, 705, 819, 902, 905)

**1-800-567-6868** (area codes 204, 306, 403, 403N, 604, 709, 807)

Visas are permits to enter or leave certain countries that require them. Mexico and a number of Central and South American countries require tourist cards. For more information on how to get visas or tourist cards, contact the embassy or consulate of the country you wish to visit. Alternatively, you may call your travel agent, tourist board or airline.

Travel information/advisories for the Canadian public and assistance to Canadians abroad: **1-800-267-6788** (toll-free) or **(613) 944-6788** (Ottawa area).

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## Customs Information

For information on the amount and value of goods you can bring back to Canada after a trip abroad, contact your local Revenue Canada office. You can find the address and telephone number in the **Government of Canada** listings in your telephone book. A useful brochure is *I Declare*, available free at any Revenue Canada office, travel agency, border point, airport or passport office.

## Complaints about Domestic Travel

The National Transportation Agency is responsible for ensuring that all Canadians (including those with disabilities) can use Canada's federally regulated transportation system.

The National Transportation Agency develops regulations to make stations and vehicles more accessible. It also regulates:

- fares,
- conditions of travel,
- signs, and
- the way information is provided.

The Agency decides whether people with disabilities face "undue obstacles" when they travel. This means that travellers with disabilities should not be restricted by unnecessary or unjustified barriers. If the Agency decides that an undue obstacle does exist, it can order removal of the obstacle. The Agency can also order the service provider to pay for expenses caused by the obstacle.

Rules made by the Agency govern Canadian carriers that operate in Canada with aircraft of 30 or more passenger seats. These carriers have to give uniform services to travellers with disabilities. Travellers with disabilities are able to depend on certain kinds of help at the airport and on the flight. They are able to get their mobility aids replaced or repaired if the carrier loses or damages them. They are also able to bring guide dogs or other service animals on planes with them, without charge. In most cases, the airlines treat mobility aids as priority baggage and carry them free of charge.

Other rules require carriers and terminal operators to train their employees to properly assist travellers with disabilities.

If you have had difficulty travelling because of a disability, you can file a complaint. The National Transportation Agency can deal with complaints about air travel, rail travel or marine travel. Complaints can relate to the company that operates the transportation service or the terminal.

The Agency consults regularly with groups and associations that represent persons with disabilities, government departments and people from the transportation industry.

For more information, call:

Telephone: **1-800-883-1813**  
                          **(819) 997-6828**  
TTY           **1-800-669-5575**  
                          **(819) 953-9705**  
Fax           **(819) 953-6019**

To make a complaint, write to:

**Accessible Transportation Directorate  
Air and Accessible Transportation Branch  
National Transportation Agency of Canada  
Ottawa, Ontario  
K1A ON9**

Send a copy of your letter to the transportation service provider against whom you are placing the complaint.

Note: In 1996, the Government of Canada is planning to change the National Transportation Agency's name to the Canadian Transportation Agency. However, programs and services for travellers with disabilities will remain unchanged.



## Other

See also p. 25 under "Access to Transportation Services".

## Veterans

### Services and Benefits

Veterans Affairs provides a wide range of services and benefits to:

- war veterans,
- certain civilians with theatre-of-war service, and
- former members of the Regular or Reserve Force.

These services and benefits include:

- disability pensions;
- pensions for dependants and survivors;
- war veterans allowance;
- home care services;
- long-term care;
- treatment benefits;
- counselling;
- personalized case planning;
- medical and needs assessment;
- advice, information and referral;
- legal help with matters related to pensions and allowances;

- financial help with funeral and burial expenses; and
- commemoration of those who gave their lives.

For more information on these services and benefits, contact the Veterans Affairs District office nearest to you. This office will be listed in the **Government of Canada** section of your telephone directory.

You may also write to the Veterans Affairs head office:

**Veterans Affairs Canada**  
**P.O. Box 7700**  
**Charlottetown, Prince Edward Island**  
**CIA 8M9**

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## **Disability Pensions**

Those eligible to receive disability pensions include veterans of the Canadian Armed Forces or former members of the Merchant Navy. The disabilities must be related to military or other qualified service. Special allowances are available to pensioners who require attendants or who have special clothing needs. Pensioners who are exceptionally incapacitated may also qualify for an allowance.

A pensioner may receive an additional pension for dependants. Survivors of a pensioner may also receive a pension.

Persons who served in the Second World War in certain types of civilian jobs may qualify for similar awards for death or disability. Their jobs must have been closely linked with the war effort. Examples include members of the Voluntary Aid Detachment or Auxiliary Services personnel.

Former prisoners of war, evaders, escapees and their dependants may also receive compensation.

For more details about services and benefits available to veterans, contact the Veterans Affairs district office nearest to you. This office will be listed in the **Government of Canada** section of your telephone directory.

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## War Veterans Allowance Program

Veterans, Merchant Navy veterans, and qualified civilians may apply for the War Veterans Allowance Program. This program offers financial assistance to eligible applicants. Eligibility is based on wartime service, age, income and residence.

- Male applicants must be 60 years of age; female applicants must be 55. Applicants who are unable to fully support themselves may apply at an earlier age.
- The Allowance is income-tested, which means that applicants must prove financial need. In making a decision on applications, program administrators take all sources of income into account.
- Applicants must reside in Canada at the time they apply. Veterans of Commonwealth or Allied forces must have been domiciled in Canada at the time they joined that force.

Surviving spouses and orphans may also qualify for the allowance if the deceased veteran, Merchant Navy veteran, or civilian had the required war-related status.

For more details about services and benefits available to veterans, contact the Veterans Affairs district office nearest to you. This office will be listed in the **Government of Canada** section of your telephone directory.

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## Veterans Independence Program

The Veterans Independence Program (VIP) helps veterans to maintain their independence and improve their quality of life. In coordination with other government programs, VIP helps clients to remain healthy and living in their own homes and communities.

To reach these goals, the program may cover the costs of services such as:

- personal home care,
- help with preparing meals,
- housekeeping,
- yard work,
- care at day centres,
- transportation, and
- alterations to make homes more livable for people with disabilities.

At some point, living at home may become impractical. A veteran may require more intensive nursing or personal care. In these situations, the program will provide for nursing home care.

The following individuals may qualify for benefits from the Veterans Independence Program:

- veteran pensioners with health needs directly related to the war disabilities for which they first received a pension,
- veterans 65 years or older who are receiving the War Veterans Allowance (WVA),
- veterans 65 years or older who would be getting WVA if they or their spouse were not getting Old Age Security payments.
- Canada service veterans who meet specific service, age and income requirements.

If a VIP pensioner dies, Veterans Affairs Canada will continue to cover, for up to one year, the cost of housekeeping and grounds-keeping services. However, the veteran must have been receiving these services at the time of his or her death.

For more information about services and benefits available to veterans, contact the Veterans Affairs district office nearest to you. This office will be listed in the **Government of Canada** section of your telephone directory.

## Volunteer Activities

### Weather Volunteers

Most people are interested in the weather in a general, matter-of-fact way. They want to know when the weather is going to be extreme or unseasonable. But since 1840, an enthusiastic group of people have been deeply committed to keeping track of rain, snow, temperatures and sunshine each day. They carry out their observations in all settled areas

of Canada. Observers include people of all ages and from all walks of life - farmers, home-makers, clergy, schoolteachers, and seniors.

Volunteers also include those who watch the skies for signs of severe weather. They phone vital information to a weather centre. This information sometimes helps to save lives and prevent injuries.

Several thousand climate and severe weather observers from coast to coast work with Environment Canada. The federal government supplies training and equipment to climate observers. It also covers operating expenses and the cost of postage for mailing monthly reports to a regional office of Environment Canada. Volunteers perform the service for their own inner satisfaction. They receive no salary for their work.

There is a greater need in some parts of the country than in others for volunteer observing. If you are interested in volunteering, contact your local weather office or a regional office of Environment Canada.

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## Other Volunteer Activities

See also:

**Help with Small Business**, p. 20

**Help with Taxes**, p. 21

**Publications on Fundraising**, p. 34

**Parks**, p. 87

## Needs and Concerns

Status of Women Canada (SWC) reports to the Secretary of State, Status of Women.

SWC works to advance women's equality. It advises the federal government and other groups on issues affecting women. It helps bring about change by:

- researching, analyzing and developing policies;
- consulting with other governments and non-governmental organizations;
- providing financial and technical help to women's and other groups; and
- informing the public.

For more information, write or call:

**Status of Women Canada**  
360 Albert Street  
Suite 700  
Ottawa, Ontario  
K1A 1C3

Telephone: (613) 995-7835

## Other

See information on **Women's Health** on p. 57

## The Privacy Act

The *Privacy Act* has two purposes. The *Act* protects information about you in federal government files. It also allows you to see the information to be sure it is accurate and complete.

Seniors often ask for:

- pension information,
- wartime military records,
- medical records,
- immigration or employment files, and
- census information for genealogical research.

Many of these files contain information that confirms your right to certain benefits.

A number of federal departments have files on individual Canadians. For example, the Department of Veterans Affairs stores personal information on veterans. The government has organized the information into "banks" such as Veterans Life Insurance and Health Services.

The government has described these personal data banks in *Info Sources—Sources of Federal Government Information*. Most libraries, your federal MP, and Canada Employment Centres have copies of this guide. They also have application forms and brochures. These materials explain how to request information from the data banks.

If you want to see your personal files, complete an application form for each bank you want to examine. Send the forms to the addresses listed in *Info Sources* for those departments.

You may complain to the Privacy Commissioner of Canada if you are:

- denied any or all of the information,
- denied a request to correct a file, or
- made to wait longer than a maximum of 60 days for the information.

You may also complain if you believe that the federal government is improperly collecting, using, disclosing, keeping or destroying personal information.

For further information, call:

Telephone: **1-800-267-0441** or  
**(613) 995-2410** (Ottawa-Hull)  
TTY: **(613) 992-9190**

## Other Sources of Information

### Reference Canada

Reference Canada is your telephone referral and basic information service on federal government programs and services.

With Reference Canada, you no longer need to worry about how to track down information on the federal government. We will help you. Let Reference Canada be your guide.

All it takes is a telephone call. To save you time and trouble, information officers are available to help you, in either English or French.

It's good to know Reference Canada!

For information:

Contact Reference Canada at  
**1-800-667-3355** (serving all regions except  
Manitoba and Quebec).

Persons with a hearing impairment can call  
**1-800-465-7735**.

In Manitoba and Quebec, Reference  
Canada has a joint program with the province.

In Manitoba, call the Citizens' Inquiry  
Service at **1-800-282-8060**.

For Winnipeg residents, the local number is  
**945-3744**.

In Quebec, contact the Communication-  
Quebec office closest to your area. You can  
locate this number in the provincial  
government section of your telephone directory.

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## National Seniors' Organizations

The following list of national seniors'  
organizations offers useful contacts for seniors  
with specialized concerns. Some organizations  
also offer the possibility for seniors to become  
involved in networking. To obtain more  
information, contact these organizations  
directly.

Canadian Pensioners Concerned Inc.  
National Office  
7001 Mumford Road  
Suite 310  
P.O. Box 35  
Halifax, Nova Scotia  
B3L 4N9

Telephone: **(902) 455-4709**  
Fax: **(902) 455-1825**

President: Ms. Myrna Slater  
Project Officer: Ms. Jane McNiven

Assemblée des aînés et aînées  
francophones du Canada  
1 Nicholas  
Pièce 1404  
Ottawa, Ontario  
K1N 7B7

Telephone: **(613) 241-7600**  
Fax: **(613) 241-6046**

President: Monsieur André Lécuyer  
Secrétaire: Guy Martin

Canadian Association of Retired Persons  
27 Queen Street East  
Suite 1304  
Toronto, Ontario  
M5C 2M6

Telephone: **(416) 363-8748**  
Fax: **(416) 363-8747**

President: Mrs. Lillian Morgenthau  
Executive Director: Mr. Murray Morgenthau  
Office Administrator: William Shiman

Federal Superannuates National Association  
233 Gilmour Street  
Suite 401  
Ottawa, Ontario  
K2P 0P2

Telephone: **(613) 234-9663**  
Fax: **(613) 234-2314**

President: Mr. Claude A. Edwards  
National Secretary Treasurer:  
Mr. William J. Mullen

National Pensioners and Senior Citizens  
Federation  
3033 Lakeshore Boulevard West  
Toronto, Ontario  
M8V 1K5

Telephone: **(416) 251-7042**  
Fax: **(416) 252-5770**

President: Mr. Ted Azevedo  
Secretary: Mrs. Edith M. Johnston

One Voice - The Canadian Seniors Network  
350 Sparks Street  
Suite 1005  
Ottawa, Ontario  
K1R 7S8

Telephone: **(613) 238-7624**  
Fax: **(613) 235-2674**

President: Ms. Berdie Darrah  
National Secretary: Mr. Ivan Hale

Royal Canadian Legion  
Dominion Command (National Office)  
359 Kent Street  
Ottawa, Ontario  
K2P 0R7

Telephone: **(613) 235-4391**  
Fax: **(613) 563-1670**

President: Mr. Hugh Greene  
Secretary of Seniors Program:  
Ms. Katherine Roney

Congress of Union Retirees of Canada (CURC)  
3151 Bridletowne Circle #1206  
Scarborough, Ontario  
M1W 2T1

Telephone: **(416) 251-7042**  
Fax: **(416) 252-5770**

President: Ms. Edith M. Johnston  
Secretary: Mr. Joe Jordan

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## Provincial Secretariats/ Offices for Seniors

To learn more about provincial and territorial services available to seniors, you may write directly to the following addresses:

Sandra McKenzie  
Manager  
Independent Living Program  
Elders Program  
Community Health Division  
NWT Department of Health and Social Services  
5th Floor, Precambrian Building  
Box 1320  
Yellowknife, Northwest Territories  
X1A 2L9

Telephone: (403) 873-7029  
Fax: (403) 873-7706

Nancy Knight  
Personal Care Homes Division  
Department of Health  
Government of Newfoundland and Labrador  
Confederation Building, West Block  
P.O. Box 8700  
St. John's, Newfoundland  
A1B 4J6

Telephone: (709) 729-4329  
Fax: (709) 729-5824

Geri Hinton  
Director  
Office for Seniors  
Ministry of Health and Ministry Responsible  
for Seniors  
1515 Blanshard Street, 15th Floor  
Victoria, British Columbia  
V8W 3C8

Telephone: (604) 952-1241  
Fax: (604) 952-1159

David Arsenault  
Director  
Seniors Branch  
Alberta Community Development  
16th Floor, Standard Life Centre  
10405 Jasper Avenue  
Edmonton, Alberta  
T5J 4R7

Telephone: **(403) 422-2724**  
Fax: **(403) 427-1689**

Betty McNabb  
Client Services Consultant for Long Term Care  
Home Care and Housing  
Health and Community Services Agency  
P.O. Box 2000  
Charlottetown, Prince Edward Island  
C1A 7N8

Telephone: **(902) 368-6509**  
Fax: **(902) 368-6136**

Dr. Fred R. MacKinnon  
Director  
Nova Scotia Senior Citizen's Secretariat  
P.O. Box 2065, 1740 Granville Street  
4th Floor  
Halifax, Nova Scotia  
B3J 2Z1

Telephone: **(902) 424-4649**  
Fax: **(902) 424-0561**

Joy Kejiwara  
Director  
Continuing Care  
Department of Health and Social Services  
Government of the Yukon  
Social Services, H1  
P.O Box 2703  
Whitehorse, Yukon  
Y1A 2C6

Telephone: (403) 667-8506  
Fax: (403) 668-3786

Peter Murchison  
Senior Coordinator  
Seniors' Issues Group  
Program Management Division  
Ministry of Citizenship  
Province of Ontario  
76 College Street, 6th Floor  
Toronto, Ontario  
M7A 1N3

Telephone: (416) 327-2455  
Fax: (416) 327-9813

Norma Pickle  
Director  
Office for Seniors  
Department of Health and Community Services  
P.O. Box 5100  
520 King Street, 4th Floor  
Fredericton, New Brunswick  
E3B 5G8

Telephone: (506) 453-2480  
Fax: (506) 453-2082

Brenda Righetti  
Executive Director  
Policy and Planning Unit  
Saskatchewan Social Services  
1920 Broad Street  
Regina, Saskatchewan  
S4P 3V6

Telephone: **(306) 787-3621**  
Fax: **(306) 787-1032**

Kathy Yurkowski  
Executive Director  
Manitoba Seniors Directorate  
803-155 Carlton Street  
Winnipeg, Manitoba  
R3C 3H8

Telephone: **(204) 945-7729**  
Fax: **(204) 948-2514**

René Dionne  
Directeur  
Direction de l'intégration sociale  
Ministère de la santé et des services sociaux  
Édifice Joffre  
1075, chemin Ste-Foy  
11<sup>ième</sup> étage  
Québec (Québec)  
G1S 2M1

Telephone: **(418) 643-6386**  
Fax: **(418) 643-5193**

## Notes

